



P.O. Box 989728  
West Sacramento, CA 95798-9728

<<First Name>> <<Last Name>>  
<<Address1>>  
<<Address2>>  
<<City>>, <<State>> <<Zip>>  
<<Country>>

January 28, 2026

Re: NOTICE OF DATA BREACH

Dear <<First Name>> <<Last Name>>:

We are writing to notify you of a recent incident that impacted your personal information. SitusAMC Holdings Corporation ("SitusAMC") and/or its subsidiaries and affiliates works with various financial institutions to provide certain services related to your mortgage loan. This letter explains the circumstances as we understand them and the resources we are making available to you. At this time, we are not aware of any fraudulent use of your personal information as a result of this incident.

### **What Happened?**

On or about November 12, 2025, SitusAMC became aware of unauthorized access to certain systems within its information technology network. Upon becoming aware of the incident, SitusAMC commenced an investigation with the assistance of third-party experts, notified certain law enforcement and governmental authorities, and began taking measures to assess and contain the incident.

The investigation has determined that an unauthorized third party acquired data from certain SitusAMC systems between November 12-19, 2025. As part of the review of the impacted data, SitusAMC identified that some of your personal information may have been involved.

### **What Information May Have Been Involved?**

Based on our investigation, the personal information involved may have included your name, address, date of birth, and Social Security number. Not all data elements were involved for each individual.

### **What We Are Doing**

Upon learning of the incident, we commenced an investigation into the nature and scope of the incident and notified law enforcement. We also took measures to further harden and enhance our security.

### **What You Can Do**

We recommend that you remain vigilant for fraud and identity theft. To help address concerns you may have about this incident, we are offering identity theft protection services through IDX, the data breach and recovery services expert. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed ID theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. To activate these services, please take the following steps:

**Website and Enrollment.** Go to <https://app.idx.us/account-creation/protect> and follow the instructions for enrollment using your Enrollment Code: <<**ENROLLMENT**>>. Please note the deadline to enroll is April 28, 2026.

**Activate the credit monitoring** provided as part of your IDX identity protection membership. The monitoring included in the membership must be activated to be effective. Note: You must have established credit and access to a computer and the internet to use this service. If you need assistance, IDX will be able to assist you.

**Telephone.** Contact IDX at (844) 814-3163 to gain additional information about this event and speak with knowledgeable representatives about the appropriate steps to take to protect your credit identity.

We encourage you to review and monitor your accounts for suspicious activity. Federal regulatory agencies recommend that you remain vigilant for the next 12 to 24 months and immediately report any suspected incidents of fraud to us or the relevant financial institution. We would also encourage you to avoid clicking on links or downloading attachments from suspicious emails and to be cautious of any unsolicited communications that ask for your personal information or refer you to a website asking for personal information.

Please refer to the enclosure entitled “Additional Ways to Protect Your Identity” for additional actions you should consider taking to protect yourself against fraud and identity theft.

**For More Information**

If you have questions about this matter or would like additional information, please call toll-free (844) 814-3163, Monday through Friday from 9:00 a.m. to 9:00 p.m. Eastern Time (excluding major bank holidays). You may also contact us online at [SitusAMC@idx.us](mailto:SitusAMC@idx.us) or write to us at 5065 Westheimer Rd., Suite 700E, Houston, TX 77056, Attention: Legal/Regulatory Office.

Sincerely,

SitusAMC

## **Additional Ways to Protect Your Identity: Important Identity Theft Information**

You may wish to take additional steps to protect your identity. Here are some steps you may consider:

### **Reviewing Your Accounts and Credit Reports**

Regulators recommend that you be especially vigilant for the next 12 to 24 months. As part of staying vigilant, you should regularly review your account statements and periodically obtain your credit report from each of the three national credit reporting companies. Those companies are:

Equifax P.O. Box 105069 Atlanta, GA 30348 1-800-525-6285 <a href="http://Equifax.com">Equifax.com</a>	Experian P.O. Box 9554 Allen, TX 75013 1-888-397-3742 <a href="http://Experian.com">Experian.com</a>	TransUnion P.O. Box 2000 Chester, PA 19016 1-800-680-7289 <a href="http://Transunion.com">Transunion.com</a>
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Under federal law, you are entitled to obtain your credit report from each of those companies for free once every 12 months. Free reports are available online at [www.annualcreditreport.com](http://www.annualcreditreport.com). You may also obtain a free report by calling toll free 1-877-322-8228, or by mailing an Annual Credit Report Request Form (available at [www.annualcreditreport.com](http://www.annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281. If you do not have any free credit reports left, you can still purchase a copy of your credit report by contacting one or more of the three credit reporting companies listed above.

### **Placing a Fraud Alert**

A fraud alert tells lenders that they should verify your identification before they extend credit in your name. Each of the three nationwide credit reporting companies can place a fraud alert on your credit report.

If you wish to place a fraud alert, contact any one of the three credit reporting companies listed above. As soon as one company confirms your fraud alert, the others are notified to place fraud alerts as well.

### **Requesting a Security Freeze on Your Credit Report**

A security freeze prohibits a credit reporting agency from releasing any information from your credit report without written authorization. Placing, lifting, or removing a security freeze is free of charge.

If you wish to place a security freeze on your credit report, you must do so separately at each credit reporting company. The credit reporting companies do not notify each other about security freezes.

Please be aware that while a security freeze is in effect, it may delay, interfere with, or prevent the timely approval of any request you make for new credit, loans, mortgages, employment, housing or other services that require a credit check. If you want to allow a credit check for those or other purposes, you will have to lift the security freeze by contacting each credit reporting company. Each credit reporting agency will require you to create or provide you with a credential (such as a PIN number or a password) when you place a security freeze. You will need that credential to lift the freeze, and should be careful to record it somewhere secure.

### **Suggestions if You Are a Victim of Identity Theft**

If you find suspicious activity on your accounts or credit reports, or have other reason to believe your information is being misused, you should take the following steps:

**File a Police Report.** Get a copy of the report to submit to your creditors and others that may require proof of a crime.

**Contact the U.S. Federal Trade Commission (FTC).** The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. If you file an identity theft complaint with the FTC, your case will be added to that database. You can find more information and report suspected incidents of identity theft online at [www.IdentityTheft.gov](http://www.IdentityTheft.gov). You can also file a report by calling the FTC's toll-free Identity Theft Hotline at 1-877-IDTHEFT (438-4338), or by mail at Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. You may also wish to obtain a copy of Identity Theft: A Recovery Plan, a guide from the FTC to help you guard against and deal with identity theft. It is available online at [https://www.bulkorder.ftc.gov/system/files/publications/501a\\_idt\\_a\\_recovery\\_plan\\_508.pdf](https://www.bulkorder.ftc.gov/system/files/publications/501a_idt_a_recovery_plan_508.pdf).

Exercise Your Rights Under the Fair Credit Reporting Act (FCRA). You have certain legal rights under the FCRA. These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have credit reporting companies correct or delete inaccurate, incomplete, fraudulent, or unverifiable information. You can find more information about your rights under the FCRA online at [https://files.consumerfinance.gov/f/documents/bcftp\\_consumer-rights-summary\\_2018-09.pdf](https://files.consumerfinance.gov/f/documents/bcftp_consumer-rights-summary_2018-09.pdf). The laws of your state may provide you with additional rights. Your state's attorney general or consumer protection department may be able to give you more information about your rights under state law.

Keep a record of your contacts. Start a file with copies of your credit reports, police reports, any correspondence, and copies of disputed bills. Keep a log of your conversations with creditors, law enforcement officials, credit reporting companies, and other relevant parties.

Additional guidance on how to help protect yourself against possible identity theft is available at <https://www.usa.gov/identity-theft>.

## **Special Information for Residents of the District of Columbia, Iowa, Maryland, Massachusetts, New Mexico, New York, North Carolina, Oregon, Rhode Island, and Vermont**

District of Columbia residents can learn more about preventing identity theft from the District of Columbia Office of the Attorney General, by visiting their website at <https://oag.dc.gov/>, calling (202) 727-3400, or requesting more information via email [oag@dc.gov](mailto:oag@dc.gov) or mail 400 6th Street NW, Washington DC 20001.

Iowa residents may contact law enforcement or the Iowa Attorney General's Office to report suspected incidents of identity theft. This office can be reached by visiting the website at [www.iowaattorneygeneral.gov](http://www.iowaattorneygeneral.gov), calling (515) 281-5164 or requesting more information from the Office of the Attorney General, Hoover State Office Building, 1305 E. Walnut Street, Des Moines, IA 50319.

Maryland residents can learn more about preventing identity theft from the Maryland Office of the Attorney General, by visiting their web site at <https://oag.maryland.gov/Pages/oag.aspx>, calling the Identity Theft Unit at (410) 576-6491, or requesting more information at the Identity Theft Unit, 200 St. Paul Place, 25th Floor, Baltimore, MD 21202.

Massachusetts residents are reminded that you have the right to obtain a police report and request a security freeze as described above. There is no charge to place a security freeze on your account; however, you may be required to provide the credit reporting agency with certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to its honoring your request.

New Mexico residents are reminded that you have the right to obtain a police report and request a security freeze as described above, and you have rights under the Fair Credit Reporting Act as described above.

New York residents may obtain information about preventing identity theft from the New York Attorney General's Office: Office of the New York State Attorney General, The Capitol, Albany, NY 12224-0341; <https://ag.ny.gov/consumer-frauds-bureau/identity-theft>; Telephone: (800) 771-7755.

North Carolina residents can learn more about preventing identity theft from the North Carolina Office of the Attorney General, by visiting their website at <https://ncdoj.gov/protecting-consumers/protecting-your-identity/>, calling (919) 716-6400 or requesting more information from the North Carolina Attorney General's Office, 9001 Mail Service Center Raleigh, NC 27699-9001.

Oregon residents may obtain information about preventing identity theft from the Oregon Attorney General's Office. This office can be reached by visiting the website at [www.doj.state.or.us](http://www.doj.state.or.us), calling (877) 877-9392 or requesting more information from the Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096. You are advised to report any suspected identity theft to law enforcement, the Federal Trade Commission, and the Oregon Attorney General.

Rhode Island residents are reminded that you have the right to obtain a police report and request a security freeze as described above. The consumer reporting agencies may require that you provide certain personal information (such as your name, Social Security Number, date of birth and address) and proper identification (such as a copy of a government-issued ID card and a bill or statement) prior to honoring your request. Residents can learn more by contacting the Rhode Island Office of the Attorney General by phone at (401) 274-4400 or by mail at 150 South Main Street, Providence, Rhode Island 02903.

Vermont residents may learn helpful information about fighting identity theft, placing a security freeze, and obtaining a free copy of your credit report on the Vermont Attorney General's website at <https://ago.vermont.gov/>.